

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Community Loan Servicing, LLC, a Delaware Limited  
Liability Company

In Re:  
Maria Pinho  
  
Debtor.



Order Filed on April 6, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-15529 VFP

Adv. No.:

Hearing Date: n/a

Judge: Vincent F. Papalia

**CONSENT ORDER CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: April 6, 2022**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: Maria Pinho

Case No: 21-15529 VFP

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Community Loan Servicing, LLC, a Delaware Limited Liability Company, holder of a mortgage on real property located at 134 Orchard Street, Garfield, NJ, 07026, Denise Carlon, Esq. appearing, upon a consent order curing post-petition arrears, and this Court having considered the representations of attorneys for Secured Creditor and John Richard Voorhees, III, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 17, 2022, Debtor is due for the payments due July 2021 through March 2022 for a total post-petition default of \$3,394.80 ( 9 @ \$377.20); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,394.80 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor, Community Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5<sup>th</sup> Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

I hereby agree and consent to the above terms and conditions:

Dated: 3/23/2022

/s/ Denise Carlon, Esq.

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 3/23/2022

/s/ John R. Voorhees, Esq.

JOHN RICHARD VOORHEES III, ESQ., ATTORNEY FOR DEBTOR

In re:  
Maria Pinho  
Debtor

Case No. 21-15529-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 06, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db	+ Maria Pinho, 134 Orchard Street, Garfield, NJ 07026-2714

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Richard Voorhees, III	on behalf of Debtor Maria Pinho bk@focusedlaw.com bk@focusedlaw.com;g35648@notify.cincompass.com;10440@notices.nextchapterbk.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company rsolarz@kmlawgroup.com
Shauna M Deluca	

District/off: 0312-2

User: admin

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Date Rcvd: Apr 06, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor DLJ Mortgage Capital Inc sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7